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IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Beatrice L. Long aka Beatrice Louise Long-Stewart, aka Beatrice Stewart

Debtor

U.S. BANK NATIONAL ASSOCIATION, (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY)

Movant

VS.

Beatrice L. Long aka Beatrice Louise Long-Stewart, aka Beatrice Stewart

Debtor

William C. Miller, Esquire

Trustee

CHAPTER 13

NO. 17-18689 MDC

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is \$7,348.12, which breaks down as follows;

Post-Petition Payments:

December 2018 to July 2019 at \$769.00/month

Late Charges:

December 2018 to July 2019 at \$20.64/month

Fees & Costs Relating to Motion: \$1,031.00 **Total Post-Petition Arrears**

\$7,348.12

- 2. The Debtor(s) shall cure said arrearages in the following manner;
- a). Beginning on August 1, 2019 and continuing through September 1, 2020, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of \$769.00 on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of \$1,224.70 from August 2019 to December 2019 and \$1,224.62 for January 2020 towards the arrearages on or before the last day of each month at the address below;

PENNSYLVANIA HOUSING FINANCE AGENCY 211 NORTH FRONT STREET P.O. BOX 15057 HARRISBURG, PA

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

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3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account

accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief

from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default

with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this

agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its

right to seek reimbursement of any amounts not included in this stipulation, including fees and costs,

due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: July 16, 2019

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Date: 0////

Date: 8 71 19

By: /s/ Rebecca A. Solarz, Esquire

Attorney for Movant

John L. McClain Esquire

Attorney for Debtor

NO OBJECTION

William C. Miller, Esquire Chapter 13 Trustee

*without prejudice to any trustee rights or remedies

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Approved by the Court this 27th	day of_	August	, 2019.	However, the court
retains discretion regarding entry	of any fi	urther order.		

Magdeline D. Coleman

Magdeline D. Coleman

Lienholder PENNSYLVANIA HOUSING FINANCE AGENCY 211 North Front Street PO BOX 15057 Harrisburg, PA 17101